

# Census Health Beat

January/February 2004  
Volume 14, Issue 1



## START YOUR FINANCIAL YEAR WITH ORDER!!



To have financial instability is to live a life full of Stress! Stress is carried in our muscles as tension and fills our body with various negative symptoms, identified as headaches, lethargy, chest pain, and anxiety, along with a host of other negative symptoms. In order to have relief from these negative feelings, the truth is you have to reduce your worry. Debt, generally, is a major source of worry.

One solution is to begin to think about bringing order to the financial area of your life. Here are some things to do at the start of your financial year:

- **Build up a cash reserve.**

Each day take \$1 out of your wallet and put it into a bank deposit envelope. At the end of the month, deposit the money into your savings account. Cut down on ATM withdrawals; visit the cash machine for spending money just once a week and make that money last for seven days. Throw all your coins in a jar, and then once a month count the change and deposit it in your account. Put all loose change in a piggy bank. You may feel too guilty to raid the bank once it is there.

- **Pay off credit card balances.**

Pay more than the minimum each month. Once that is done, try putting the amount equal to the interest you were paying into an investment each month.

- **Refinance your mortgage.**

Refinance when interest rates fall 1.5 percent below the rate you're paying. Some mortgage officers say you



(Continued on Page 2)

Inside this issue	Page
<i>Start Your Financial Year with Order ....</i>	<i>1-2</i>
<i>Are You At Risk for Heart Disease? ....</i>	<i>2-5</i>
<i>Health Promotions Programs .....</i>	<i>6</i>



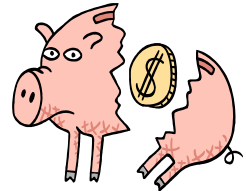
## START YOUR FINANCIAL YEAR WITH ORDER!!

Page 2

(Continued)

should refinance when 1 percent, depending on whether rates are going back up, your cash flow needs, conditions of the borrower, and how long you will be in your home to recoup financing charges. Seek loans with no points or low loan origination fees.

- **Review your life insurance policies.**  
Make sure you have adequate coverage. Get an umbrella liability policy if you have assets.
- **Update your Will.**  
Review your Will when family circumstances warrant, when major changes in the tax law (as in 1997) occur, or if you have a major change in your business.



By applying the above steps, you will be able to begin your financial maturity. You will have order in your finances. As a result, you will reduce life worries that impact us all. My wish for all of us this year is to know what it is to be debt-free.

Source:

Sarah Fisher & C. Turkington, Everything You Need to Know About Money and Investing

## ARE YOU AT RISK FOR HEART DISEASE?

By Carolyn Schumaker

Today we are saturated with information on eating healthy, lowering cholesterol, exercising, and maintaining normal blood pressure. Many individuals are promoting exercise programs and diet books. Even the pharmaceutical companies are advertising their products on television. This can definitely be overwhelming, so much so that we have become complacent and tune out some valuable information.

We cannot afford to ignore this information, especially the topic of obesity. It is recognized as a **chronic disease** and ranks as the second leading cause of **preventable** death (cigarette smoking being the first). Obesity has been on the rise dramatically over the last 18 years and the Web site <www.weight.com> shows the alarming rate of this increase. It is the major cause of many diseases. Because February is designated as "healthy heart month," this edition of the *Health Beat* will correlate the effects of obesity with heart disease.

(Continued on Page 3)

Heart disease is still the number one cause of death for both men and women. The risk of cardiovascular disease, with the possibility of a heart attack, is greatly increased with high blood pressure and elevated cholesterol associated with obesity.

Hypertension is a common complication of obesity, occurring in 30 percent of persons 30 pounds or more overweight. Studies show that this increase in blood pressure is due to fatty acids circulating in the blood and the increase of the hormone, insulin. Also, there is greater pressure exerted on the arteries and heart due to the increase in circulating blood volume, which is necessary to transport oxygen and nutrients throughout the body to maintain cell survival.

Elevated cholesterol is another complication of obesity. While some cholesterol is necessary for good health, too much can increase the risk of heart disease. Ten mg of cholesterol per day are produced for every 10 pounds of excess body fat. The lipid profile is a blood test that measures the types of lipids (fat) found circulating in the blood and is used to determine the risk of cardiovascular disease. The components of this test are:



**Total cholesterol** comprises all the cholesterol found in the blood.

**Low-density lipoproteins (LDL)**, known as bad cholesterol and in large quantities cause a buildup of fatty deposits (plaque) in the blood vessels (atherosclerosis). If this buildup blocks an artery in the heart, the heart tissue will die due to lack of oxygen (heart attack).

**High-density lipoproteins (HDL)**, known as good cholesterol, help to carry LDL cholesterol away and keep the arteries open. High levels of HDL in the blood help to reduce the risk of cardiovascular disease.

**Triglycerides** are fatty substances found in the blood and in high levels (greater than 160mg) increase the risk of heart disease.

Obesity is defined as an excess amount of body fat. Weight gain occurs when more calories are taken in than the body uses for energy. Calories that the body does not use are stored as fat. The Body Mass Index (BMI) is a mathematical method of using height and weight to determine obesity. The indication of obesity is when the BMI is greater than 30. Studies show that an increased waist-to-hip measurement also increases the cardiac risk factor.

Lifestyle factors have contributed to the high prevalence of obesity. There are supersizing meals, all-you-can-eat buffets, and social and business events where food is always prevalent. These diets are usually high in fat and sugar and are not nutritionally balanced. Add to this dietary trend a sedentary lifestyle, with a lack of regular physical exercise, and the problem is enhanced.

Obesity is managed through weight loss, which is achieved through a combination of a healthy diet, increased physical activity, and behavior modification. Part of the cure for obesity is to learn healthy dietary habits. Weight is controlled by what and how much is eaten. The type,



quantity, and amount of physical activity or exercise used to burn calories are also important. Give up sedentary habits by creating opportunities for physical activity: park your car away from the given destination to promote walking; take the stairs instead of the elevator; join a health club; walk during your lunch break; or create a simple exercise program. (The CWET shop offers some great programs to help get started with an exercise program.)

Start out small; just a few minutes a day of any physical activity has a beneficial effect. To start with, walking is a great exercise. Gradually, increase the time and intensity of the activity or exercise. Eventually, include weight training twice a week as part of your exercise program. A diet low in fat and calories, and physical activity that burns 150 calories of energy per day, will provide weight loss. Just a 5-to-10 percent loss of body weight with exercise can improve cardiac health.



**Tips for losing weight:**

- Eat smaller portions and avoid supersizing.
- Avoid second helpings.
- Drink wine, beer, or alcoholic beverages in moderation.
- Keep a one-to-two week food diary to help identify foods.
- Write down a goal to work toward.
- Most important, **do not** become discouraged.

**Foods to avoid or use in moderation:**

- Whole milk and cream.
- Fried foods.
- Cooking with lard, butter, palm, and coconut oils.
- Fatty cuts of meat.
- White bread and products with processed white flour.
- Sugars and starches, including potatoes and white rice.
- Snacks and rich desserts.

**Foods to include each day:**

- Two or three servings of low-fat dairy products.
- Five to seven servings of fruits and vegetables.
- Two to three servings of chicken, turkey, lean meats, fish, or beans.
- Whole-wheat breads and cereals, grains, and brown rice.

Bake, steam, boil, or broil foods. Cook with olive, sunflower, or canola oils. Be aware of foods that say LO-FAT. Usually, sugar has been added to make them taste good. It is important to become a “label-reader.”

Be sure to include at least six to eight glasses of water a day, especially when exercising. The body is composed of 70 percent water and will easily become dehydrated without it. The blood volume then becomes concentrated and is unable to efficiently transport oxygen and nutrients to the tissues and remove toxins and waste from the body.

Obesity is a life-threatening risk factor that can be corrected. Even small adjustments to diet and the start of a physical exercise program will help lower high blood pressure, high cholesterol levels, and can reduce heart attack risk by 77 percent. With improved cardiovascular health, there is diminished fatigue, increased stamina, and a feeling of well-being.

Before starting any program, consult with a physician who can assess risk factors, help to implement an exercise program and a diet plan, and determine whether or not medication is appropriate.



Obesity is a major issue that needs to be addressed by people of all ages. Everyone needs to be aware of this critical health risk, become supportive, and provide encouragement to family members and friends, and especially to children. Childhood obesity and an increase of high blood pressure and diabetes are becoming more prevalent. Diet and exercise also needs to be a part of their lifestyle.

For more resources:

[www.mayoclinic.com](http://www.mayoclinic.com)

[www.americanheart.org](http://www.americanheart.org)

[www.healthreserve.com](http://www.healthreserve.com)

[www.familydoctor.org](http://www.familydoctor.org)

**Watch your electronic mail for specific information  
regarding February's Healthy Heart Program.**



## Look for the Following Upcoming Programs at Census

Page 6

### **“Getting Your Financial House in Order”**

**Presenter: J. B. Bryan**

**Date: January 14, 2004**

**Time: 10:00 a.m. - 11:30 a.m.**

**Location: Morris Hansen Auditorium**



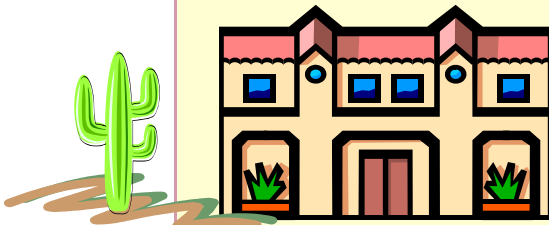
### **Elder Law and Assets Management**

**Presenter: Atty. Laurie S. Frank**  
**Elder Law Practice**

**Date: March 3, 2004**

**Time: 10:00 a.m. - 11:30 a.m.**

**Location: Morris Hansen Auditorium**



*For interpreting services, contact Yvonne Moore @ TTY 301-457-2540, by voice mail on 301-763-5113, or by electronic mail at [sherry.moore@census.gov](mailto:sherry.moore@census.gov).*

### ***Ongoing Health Promotions***

***Room 1339, FB-3***

**Watch your e-mail for details.**

#### ***Body Fat Analysis***

Biweekly, 12 Noon-12:30 p.m.

#### ***CPR Training***

Monthly

#### ***Cancer Support Group***

1st & 3rd Tuesday, 12 Noon-1:00 p.m.  
No appointment necessary.

#### ***New Mothers' Support Session***

Monthly, 12 Noon-1:00 p.m.  
No appointment necessary.

#### ***Stress Relaxation Classes***

Room 1339-3 Walk-in basis.

#### ***Special Touch Classes***

Room 1339-3

#### ***Ergonomic Assessments***

If you would like an ergonomic assessment of your workstation, please call the Health Unit on 301-763-1673 or TTY 301-763-0350 to schedule an appointment.

### **BLOOD DRIVE**



***Tuesday***  
***January 13, 2004***

***Wednesday***  
***January 14, 2004***  
***9:00 a.m. - 3:00 p.m.***

***Please call the***  
***Health Unit at***  
***301-763-1673 or***  
***TTY 301-763-0350 to***  
***schedule an***  
***appointment.***

**Need to talk to someone? Your Employee Assistance  
Program (EAP) is “just a phone call away.”  
Call 301-763-1681 or TTY 301-763-0350.**

